EXHIBIT 14

	Page 1
1	UNITED STATES DISTRICT COURT
2	FOR THE DISTRICT OF MASSACHUSETTS
3	
4	JOSEPH MANTHA, on behalf of himself
5	and all others similarly situated,
6	Plaintiff,
7	vs. Civil Action No. 1:19-CV-12235-LTS
8	QUOTEWIZARD.COM, LLC,
9	Defendant.
10	x
11	
12	CONTINUED VIDEOTAPED DEPOSITION OF
13	MICHAEL FISHMAN
14	CONDUCTED VIRTUALLY
15	Monday, December 14, 2020
16	10:08 a.m. EST
17	
18	
19	Laurie K. Langer, RPR
20	
21	
22	
23	
24	

Page 2		Page 4
1 APPEARANCES	1	INDEX OF EXAMINATION
2	2	
3 ON BEHALF OF THE PLAINTIFF(s):	3	WITNESS: Michael Fishman
4 BY: Edward A. Broderick, Esq.	4	EXAMINATION PAGE NO.
5 THE LAW OFFICE OF EDWARD A. BRODERICK	5	
6 208 Ridge Street		By Mr. Broderick 53
7 Winchester, Massachusetts 01890	7	By Mr. King 63
8 (781) 721-1354	8	by Mr. Hing
9 ted@broderick-law.com	9	INDEX TO EXHIBITS
10		NO. DESCRIPTION PAGE NO.
		Exhibit 2 Responses and Objections to 7
11 ON BEHALF OF THE DEFENDANT(s):	12	
12 BY: Kevin P. Polansky, Esq.	13	•
13 NELSON MULLINS RILEY & SCARBOROUGH, LLP	14	
14 One Post Office Square		- J
15 30th Floor	15	Inspection of
16 Boston, Massachusetts 02109	16	
17 (617) 217-4700	17	
18 kevin.polansky@nelsonmullins.com	18	Mr. Paronich and Attached
19		Exhibit 4 8/13/20 Letter to Mr. Kingston 50
20	20	and Attached
21	21	
22	22	(Original exhibits attached to original transcript)
23	23	
24	24	
Page 3		Page 5
1 (Appearances continued)	1	PROCEEDINGS
2	2	
3 ON BEHALF OF THE DEPONENT (s): RevPoint Media, LLC	3	VIDEOGRAPHER: Good morning. We are now of
4 BY: Evan King, Esq.	4	the record. Please note that the microphones are
5 KLEIN MOYNIHAN TURCO	5	sensitive and may pick up whispering and private
6 450 Seventh Avenue, 40th Floor	6	conversations. Recording will continue until all
		conversations. Recording will continue until all
7 New York, New York 10123		•
		parties agree to go off the record.
8 (212) 246-0900	7 8	parties agree to go off the record. My name is Anthony Piccirilli representing
8 (212) 246-0900 9 eking@kleinmoynihan.com	7 8 9	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the
8 (212) 246-0900 9 eking@kleinmoynihan.com 10	7 8 9 10	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is
8 (212) 246-0900 9 eking@kleinmoynihan.com 10	7 8 9 10 11	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom.
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11	7 8 9 10 11 12	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT:	7 8 9 10 11 12 13	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer	7 8 9 10 11 12 13 14	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15	7 8 9 10 11 12 13 14 15	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman.
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16	7 8 9 10 11 12 13 14 15 16	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16 17	7 8 9 10 11 12 13 14 15 16 17	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify themselves and the parties they represent, after which
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16 17	7 8 9 10 11 12 13 14 15 16 17 18	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify themselves and the parties they represent, after which our court reporter, Laurie Langer, representing Veritext
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16 17 18	7 8 9 10 11 12 13 14 15 16 17 18	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify themselves and the parties they represent, after which our court reporter, Laurie Langer, representing Veritext will swear in the witness and we can proceed.
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16 17 18 19 20	7 8 9 10 11 12 13 14 15 16 17 18 19 20	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify themselves and the parties they represent, after which our court reporter, Laurie Langer, representing Veritext will swear in the witness and we can proceed. MR. POLANSKY: Good morning. This is Kevin
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16 17 18	7 8 9 10 11 12 13 14 15 16 17 18 19 20	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify themselves and the parties they represent, after which our court reporter, Laurie Langer, representing Veritext will swear in the witness and we can proceed. MR. POLANSKY: Good morning. This is Kevin Polansky on behalf of the Defendant QuoteWizard.
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16 17 18 19 20	7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify themselves and the parties they represent, after which our court reporter, Laurie Langer, representing Veritext will swear in the witness and we can proceed. MR. POLANSKY: Good morning. This is Kevin Polansky on behalf of the Defendant QuoteWizard. MR. BRODERICK: Good morning. This is
8 (212) 246-0900 9 eking@kleinmoynihan.com 10 11 12 13 ALSO PRESENT: 14 Anthony Piccirilli, Videographer 15 16 17 18 19 20 21	7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	parties agree to go off the record. My name is Anthony Piccirilli representing Veritext. The date today is December 14, 2020 and the time is approximately 10:08 a.m. This deposition is being held remotely via Zoom. The caption in this case is Joseph Mantha on behalf of himself and all others similarly situated versus QuoteWizard.com, LLC. The name of the witness is Michael Fishman. At this time the attorneys will identify themselves and the parties they represent, after which our court reporter, Laurie Langer, representing Veritext will swear in the witness and we can proceed. MR. POLANSKY: Good morning. This is Kevin Polansky on behalf of the Defendant QuoteWizard.

Page 6	Page 8
1 MR. KING: Good morning. Evan King, I'm	Page 8 1 Exhibit 2 which is Exhibit A that was attached to the
2 representing the Deponent RevPoint Media, LLC.	2 subpoena. Let me know when you have that up.
3	3 A. Okay. Just direct me. I'm in the files. Where
4 MICHAEL FISHMAN,	
5 having been satisfactorily identified by the production	4 am I going? 5 Q. Okay. So do you see Exhibit 2?
6 of his driver's license, and duly sworn by the Notary 7 Public, was examined and testified as follows:	6 A. Well, just let me get into the right folder. 7 O. Okav.
8	
9 EXAMINATION	8 A. So I'm in shared, Exhibit Share, Mantha Joseph
	9 versus QuoteWizard, and then is it there's a bunch of
11 DV MD BOLANSKY.	10 PDFs that I'm looking at; is that correct?
11 BY MR. POLANSKY:	11 Q. Yes. That's to identify the exhibit. It should.
12 Q. Good morning, Mr. Fishman. Could you please	12 A. Exhibit the first one on this list other than
13 state your full name for the record.	13 a letter would be Exhibit 0017. Am I in the right
14 A. Michael Alex Fishman.	14 place? And then 0018, 0019, 0020.
15 Q. Mr. Fishman, as you know I represent QuoteWizard	15 Q. No, I don't know what that reflects.
16 who is a Defendant in this case, and this is your second	MR. POLANSKY: Can we go off the record for
17 deposition in this matter; is that correct?	17 a second.
18 A. That's correct.	MR. KING: Sure.
19 Q. Did you have a chance to review your prior	19 VIDEOGRAPHER: The time is 10:12 and this is
20 deposition transcript yet?	20 the end of session number one, we are now off the
21 A. I have not.	21 record.
22 Q. Have you been provided with it?	(Discussion off the record.)
23 A. Not to my knowledge. I have not.	VIDEOGRAPHER: The time is 10:13, this is
24 Q. Prior to today's deposition did you review the	24 the beginning of session number two and we are now back
Page 7	Page 9
1 subpoena that was served upon RevPoint?	1 on the record.
1 subpoena that was served upon RevPoint?2 A. Briefly, yes.	 on the record. Q. Okay. So, Mr. Fishman, we're looking at
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay?
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that?
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that? A. Yes, I do.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that? A. Yes, I do. Q. Okay. And let's go to page 2 of 64. Do you see
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that? A. Yes, I do. Q. Okay. And let's go to page 2 of 64. Do you see this?
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your to counsel? A. I did not. 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that? A. Yes, I do. Q. Okay. And let's go to page 2 of 64. Do you see this? A. Yes, I do.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that? A. Yes, I do. Q. Okay. And let's go to page 2 of 64. Do you see this? A. Yes, I do. Q. And I'll represent to you that this was the
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that? A. Yes, I do. Q. Okay. And let's go to page 2 of 64. Do you see this? A. Yes, I do. Q. And I'll represent to you that this was the written response objections to the first subpoena issued
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your deposition? 	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel;
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your to counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your prior deposition? A. I did not. 	 on the record. Q. Okay. So, Mr. Fishman, we're looking at Exhibit 2 which was Exhibit A attached to the subpoena of this deposition; okay? A. Uh-huh. Yes. Q. It's it's a 64-page document. Do you see that? A. Yes, I do. Q. Okay. And let's go to page 2 of 64. Do you see this? A. Yes, I do. Q. And I'll represent to you that this was the written response objections to the first subpoena issued to RevPoint in this matter prepared by your counsel; okay?
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your prior deposition? A. I did not. Q. After your prior deposition did you later reflect 	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your prior deposition? A. I did not. Q. After your prior deposition did you later reflect Q. After your prior deposition did you later reflect upon and believe that there was anything that you wanted 	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay. 17 Q. If you can turn to page 4.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your prior deposition? A. I did not. Q. After your prior deposition did you later reflect upon and believe that there was anything that you wanted to change in your testimony? 	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay. 17 Q. If you can turn to page 4. 18 A. Okay.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your prior deposition? A. I did not. Q. After your prior deposition did you later reflect Q. After your prior deposition did you later reflect upon and believe that there was anything that you wanted to change in your testimony? A. Not to my knowledge, no. 	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay. 17 Q. If you can turn to page 4. 18 A. Okay. 19 Q. It's Request No. 2.
1 subpoena that was served upon RevPoint? 2 A. Briefly, yes. 3 Q. Okay. Did you look at the Exhibits A through D 4 in preparation for today's deposition? 5 A. I did not look at the exhibits. 6 Q. Did you review any documents in preparation for 7 today's deposition? 8 A. I did not. 9 Q. Okay. Did you speak to anyone other than your 10 counsel? 11 A. I did not. 12 Q. Okay. After your first deposition and prior to 13 today's deposition, did you speak to anybody about your 14 prior deposition? 15 A. I did not. 16 Q. After your prior deposition did you later reflect 17 upon and believe that there was anything that you wanted 18 to change in your testimony? 19 A. Not to my knowledge, no. 20 Q. Okay. I'm going to jump right into the exhibits	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay. 17 Q. If you can turn to page 4. 18 A. Okay. 19 Q. It's Request No. 2. 20 A. Request No. 2 on this is on page 3.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your prior deposition? A. I did not. Q. After your prior deposition did you later reflect upon and believe that there was anything that you wanted to change in your testimony? A. Not to my knowledge, no. Q. Okay. I'm going to jump right into the exhibits that were attached to today's subpoena which is 	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay. 17 Q. If you can turn to page 4. 18 A. Okay. 19 Q. It's Request No. 2. 20 A. Request No. 2 on this is on page 3. 21 Q. Yes. Right. It's page 4 of 64 of the PDF, page
1 subpoena that was served upon RevPoint? 2 A. Briefly, yes. 3 Q. Okay. Did you look at the Exhibits A through D 4 in preparation for today's deposition? 5 A. I did not look at the exhibits. 6 Q. Did you review any documents in preparation for 7 today's deposition? 8 A. I did not. 9 Q. Okay. Did you speak to anyone other than your 10 counsel? 11 A. I did not. 12 Q. Okay. After your first deposition and prior to 13 today's deposition, did you speak to anybody about your 14 prior deposition? 15 A. I did not. 16 Q. After your prior deposition did you later reflect 17 upon and believe that there was anything that you wanted 18 to change in your testimony? 19 A. Not to my knowledge, no. 20 Q. Okay. I'm going to jump right into the exhibits 21 that were attached to today's subpoena which is	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay. 17 Q. If you can turn to page 4. 18 A. Okay. 19 Q. It's Request No. 2. 20 A. Request No. 2 on this is on page 3. 21 Q. Yes. Right. It's page 4 of 64 of the PDF, page 22 3 of the document on the screen.
 subpoena that was served upon RevPoint? A. Briefly, yes. Q. Okay. Did you look at the Exhibits A through D in preparation for today's deposition? A. I did not look at the exhibits. Q. Did you review any documents in preparation for today's deposition? A. I did not. Q. Okay. Did you speak to anyone other than your counsel? A. I did not. Q. Okay. After your first deposition and prior to today's deposition, did you speak to anybody about your prior deposition? A. I did not. Q. After your prior deposition did you later reflect upon and believe that there was anything that you wanted to change in your testimony? A. Not to my knowledge, no. Q. Okay. I'm going to jump right into the exhibits that were attached to today's subpoena which is 	1 on the record. 2 Q. Okay. So, Mr. Fishman, we're looking at 3 Exhibit 2 which was Exhibit A attached to the subpoena 4 of this deposition; okay? 5 A. Uh-huh. Yes. 6 Q. It's it's a 64-page document. Do you see 7 that? 8 A. Yes, I do. 9 Q. Okay. And let's go to page 2 of 64. Do you see 10 this? 11 A. Yes, I do. 12 Q. And I'll represent to you that this was the 13 written response objections to the first subpoena issued 14 to RevPoint in this matter prepared by your counsel; 15 okay? 16 A. Okay. 17 Q. If you can turn to page 4. 18 A. Okay. 19 Q. It's Request No. 2. 20 A. Request No. 2 on this is on page 3. 21 Q. Yes. Right. It's page 4 of 64 of the PDF, page

Page 10 documents relating to the Plaintiff."

- 2 In response to that subpoena RevPoint produced
- 3 what's Bates stamped RP9 through 52. Do you see that at
- 4 the bottom of the response?
- A. I do.
- Q. Okay. In coming up with, with that document
- 7 production what sources did RevPoint review to determine
- 8 what was responsive?
- 9 A. The sources that we would have referred to would
- 10 have been our, our database as well as the, the user
- 11 interface of our system. And so those would have been
- 12 the two sources of the information that we provided in
- 13 the subpoena.
- 14 Q. And does the database have any specific name that
- 15 you call it?
- 16 A. Does the database have any specific name? Well,
- 17 the platform is called Jangl.
- 18 Q. Jangl. Okay.
- 19 A. If that's what you're referring to.
- 20 Q. Yes. And that's your proprietary platform?
- 21 A. Yes.
- Q. And does Jangl own RevPoint or is it vice versa;
- 23 does RevPoint own Jangle?
- 24 A. Jangl is, is an entity, RevPoint owns it.

1 at the time of purchase.

2 Q. Did you also review information to determine what

Page 12

Page 13

- 3 you learned from Plural Marketing after this lawsuit was
- 4 filed?
- 5 A. After the lawsuit was filed not in, for this, for
- 6 a subpoena request; correct?
- 7 O. Right.
- 8 A. We -- I'm not sure that we reviewed the
- 9 information per se, but we requested the information and
- 10 in turn then supplied that information to QuoteWizard.
- 11 Q. I want to turn to page 22 of 64 of Exhibit 2.
- 12 A. Can you just help me with the page number?
- 13 Q. Yeah. It --
- 14 A. Oh, I see it. Because it jumps around here. All
- 15 right. It's multiple documents. I'm sorry. Which
- 16 page?
- 17 Q. 22 of 64. It's the easiest way for me to
- 18 reference where we are.
- 19 A. I got it. Because I figured out how to look at
- 20 that too. Okay. I think I'm here. Yep.
- 21 Q. The version is a little bit blurry but I think
- 22 it's workable.
- 23 A. Uh-huh.
- 24 Q. So this is an e-mail from, from Jesse Schreiber

- Q. Okay. So the database is called Jangl and the
- 2 user interface of our system, what is that called. What
- 3 kind of platform is it?
- 4 A. That -- that would be Jangl. I mean, the
- 5 database is not, doesn't really have a name --
- Q. Okay.
- 7 A. -- per se. The system in itself is called Jangl.
- 8 Q. So you reviewed -- you reviewed Jangl to
- 9 determine what information you would have from
- 10 Mr. Mantha; is that correct?
- 11 A. Correct.
- 12 Q. And would that include all TCPA consent
- 13 information?
- 14 A. Whatever was provided, yes, that's correct.
- 15 Q. And when you say "whatever was provided,"
- 16 provided by who?
- 17 A. Whatever was provided by the publisher, the
- 18 vendor, the supplier of the data.
- 19 Q. And in this case that would be Plural Marketing?
- 20 A. Correct
- 21 Q. And would that be -- would that be information
- 22 that was, was supplied by Plural Marketing at the time
- 23 of purchasing the lead or subsequently?
- 24 A. That would only be information that was supplied

- 1 to George at Plural; do you see at the very top of the
- 2 screen?
- 3 A. Yes.
- 4 Q. Okay. And who is Jesse Schreiber?
- 5 A. Jesse Schreiber was an employee of RevPoint
- 6 Media.
- Q. When you say "was" -- is it a he?
- 8 A. He. Yes.
- 9 Q. He. He's no longer employed?
- 10 A. Correct.
- 11 Q. And when did his employment end?
- 12 A. I want to say on or about March of 2020.
- 13 Q. Okay. Was it -- was it voluntary?
- 14 A. Yes.
- 15 Q. And -- and what was his role at RevPoint?
- 16 A. He was a -- we don't fundamentally define these,
- 17 but ultimately an operations coordinator. Media
- 18 coordinator.
- 19 Q. Does he interface with the lead suppliers or
- 20 generators?
- 21 A. Yes.
- 22 Q. And do you know if he had prior communications
- 23 with, with George Rios of Plural Marketing?
- 24 A. Prior to this event?

1 Q. Yeah, outside of this event.

- 2 A. I would assume that he had some, yes,
- 3 communication with George.
- 4 Q. Okay. So, now, on Bates stamp, same document,
- 5 but it's Bates stamped RP10. This appears to be a text
- 6 message on September 11, 2019.
- 7 A. Okay. I'm sorry. Just where am I looking?
- 8 Q. Sure.
- 9 A. So which page?
- 10 Q. Okay. So 22 of 64 of Exhibit 2.
- 11 A. Yep.
- 12 Q. Okay. This is, appears to be a text string from
- 13 Plural, between Plural and RevPoint; is that right?
- 14 A. I -- I would actually, I think, if I remember
- 15 correctly, that this is a Skype stream.
- 16 Q. Skype. Okay. Fair enough. And do you know if
- 17 the Skype is between you and Plural or is it between
- 18 Jesse and Plural?
- 19 A. It would have been between Jesse and Plural.
- 20 Q. Okay. And the first Skype on the right-hand side
- 21 is blue; do you see that?
- 22 A. Uh-huh.
- 23 Q. And so are you familiar with Skype, and so this
- 24 would be a message that you sent or "you" being
- Page 15

- 1 RevPoint?
- 2 A. I'm relatively familiar with Skype. It's
- 3 not -- yes. So I understand that.
- 4 Q. And so it says, "hey, we got a TCPA request on an
- 5 auto insurance lead brought," I think it meant bought,
- 6 "from you on August 5th."
- 7 Do you see that?
- 8 A. Yes, I do.
- 9 Q. And it says, "upon checking it was a fraudulent
- 10 LeadiD code passed to us as well. Please get this info
- 11 for me ASAP."
- 12 Do you see that?
- 13 A. Yes, I do.
- 14 Q. And what, what info was Jesse looking for?
- 15 A. He would have been looking for ultimately
- 16 everything about the lead, specifics about the lead. IP
- 17 address, TCPA language, timestamp. It's a confirmation
- 18 of the information that would have been supplied either
- 19 within Plural's database from the generation of the lead
- 20 or from their source.
- 21 Q. Okay. And -- and do you know whether Jesse or
- 22 yourself reviewed what had been supplied by Plural
- 23 before sending this Skype request?
- A. Reviewed? Like I said before, I don't know how

- Page 16
- 1 much we reviewed the information as we did just pass the
- 2 information to QuoteWizard.
- 3 Q. Right. So I guess my question is after
- 4 QuoteWizard reached out for TCPA information on this
- 5 Plaintiff you then sent it along to Plural; is that
- 6 right?
- A. Correct.
- 8 Q. And when I say "you" I don't mean you personally
- 9 but I mean RevPoint; okay?
- 10 A. I understand, okay.
- 11 Q. Okay. And so before you did that did you review
- 12 the information that was in your database, the Jangl
- 13 database, to determine what information you already had
- 14 for this Plaintiff?
- 15 A. We most likely reviewed the information we had in
- 16 our database, yes.
- 17 Q. And when you reviewed that information did you
- 18 see whether you had any TCPA consent or opt-in language?
- 19 A. We did not. To my knowledge that was, that was
- 20 not reviewed
- 21 Q. So at that time you, you don't believe that you
- 22 had TCPA opt-in language?
- 23 A. No, I'm not saying that. I'm just saying that we
- 24 wouldn't have reviewed the language -- to my knowledge
 - Page 17
- 1 we don't pass leads in general within any sort of
- 2 relationship without TCPA language. So it wouldn't be
- 3 reviewed whether or not we had it, so that wouldn't have
- 4 been a question --
- 5 Q. Okay.
- 6 A. -- that we would have asked.
- 7 Q. So -- so let me ask it this way. Do you know
- 8 whether you had TCPA consent language at the time of
- 9 receiving the request from QuoteWizard?
- 10 A. That we had language at the time that we received
- 11 the request?
- 12 Q. Yes.
- 13 A. Yes. We would have known that we had language.
- 4 Q. And did you provide that language to QuoteWizard?
- 5 A. Well, that language would have been provided to
- 16 QuoteWizard upon the initial sale of the lead to my
- 17 understanding.
- 18 MR. KING: Yeah. Kevin, I just want to
- 19 chime in and just clarify, or ask you to sort of clarify
- 20 the timeline a bit. Because obviously there would have
- 21 been the sale of the lead which is, you know, one
- 22 instance of when information might have been passed
- 23 along and this second time in response to any specific
- 24 question. So if you can just clarify what time you're

Page 18 Page 20 1 talking about. A. So they're telling me they didn't have it or they 2 2 did? MR. POLANSKY: Sure. Q. They did not. Q. So right now I'm talking about September 11th 3 4 which is when, which is when QuoteWizard reaches out to A. I would definitely disbelieve that, because it 5 you and says, "hey, we, we need information on Mantha, 5 was provided from them to us at the time of sale. 6 the TCPA information on Mantha." Q. No, no, no. I'm talking about QuoteWizard, not A. Yes. 7 Plural. Q. Did you at that time have TCPA consent language A. Oh. I'm sorry. So if QuoteWizard said --9 from Plural? Q. Let' back up. Let's back up. 10 A. Yes. 10 A. Okay. Sorry. I apologize. 11 Q. Okay. Do you -- do you receive TCPA consent 11 Q. I'm just asking -- so I understand you from your 12 language for all of your leads? 12 prior testimony that you said that if QuoteWizard calls A. Yes. 13 for TCPA consent being provided at the time of sale --13 A. Uh-huh. 14 Q. At the time of purchasing them? MR. BRODERICK: Objection. Q. -- you'll provide it? 15 15 16 A. Do I answer? 16 A. Correct. 17 MR. BRODERICK: Yeah, you can answer. 17 Q. Now, if I represent to you, and I understand I'm 18 MR. KING: Yeah, you can answer. 18 asking you just to believe what I'm representing --19 A. I can't tell who is objecting. A. Okay. 20 Yes. We receive TCPA language for -- I Q. -- for the purpose of this question. If I 21 can't -- I can only speculate that it's every single 21 represent to you that QuoteWizard said, "hey, we never 22 lead, but it would be just about there. 22 received the consent language at the time of sale" would Q. Okay. Now, going back to when you sold the lead 23 you have any reason to disbelieve that? A. No, I would not. 24 to QuoteWizard, did you provide the TCPA consent 24 Page 19 Page 21 1 language to QuoteWizard at that time? Q. Okay. Now, going back to Plural, not A. I would have to look at our, at the integration 2 QuoteWizard. Was it part of your relationship with 3 between RevPoint and QuoteWizard and whether or not that 3 Plural to receive TCPA consent language at the time of 4 information was supplied. It would be whether or not 4 sale? Of the, --A. Not to my knowledge --5 QuoteWizard called for it upon the time of sale. I Q. -- lead of Plural to RevPoint? 6 don't know that offhand at this point. That is an 7 answer that I could provide at a later time. But A. To my knowledge, yes, it was. 8 it -- but it would be whether or not it got called for. Q. And how was that information provided from Plural 9 If it got called for, that data, then, yes, it would 9 to RevPoint? 10 have been supplied. A. It was provided as a data field within the Q. Okay. Now, would you have any reason to, to 11 integration of each, for each lead. 12 disbelieve QuoteWizard if they say that they never 12 Q. And is that part of the Ping Post system? 13 received that TCPA consent language at the time of sale? A. Yes. 13 14 MR. KING: Objection. Q. And is that after you purchased the lead or you 15 A. They never received? 15 get the high bid, or does it come along --16 MR. KING: You can answer. A. That's correct. I would have to look at the A. Okay. Just so I clarify the question. Would I 17 specifics of that integration, but to my knowledge and 18 believe if they told me that they had never received 18 understanding it would be only after purchase would that 19 TCPA? 19 language come with the lead. 20 Q. No, no, no. For this particular lead, if they 20 Q. Okay. Going back to page 22 of 64 in Exhibit 2. 21 say that the lead information sold from RevPoint to 21 A. Okay. 22 QuoteWizard didn't contain the TCPA consent language at 22 Q. When RevPoint says "it was a fraudulent LeadiD;" 23 the time of sale, would you have any reason to 23 what do they mean by that?

24 disbelieve that?

24

A. So we -- later during our work with, and I

- 1 shouldn't -- not that we have a direct relationship with
- 2 Jornaya, but we were able to run a check on our side of
- 3 that LeadiD to just confirm or deny whether or not it
- 4 was valid. And at that time it looks like we had
- 5 determined or suspected that that Jornaya LeadiD was
- 6 invalid.
- 7 Q. Okay. And when you say "valid" do you mean it
- 8 doesn't relate to Mr. Mantha?
- 9 A. I -- I don't know what that means, other than we
- 10 would have received a valid or invalid response from
- 11 Jornaya's database and it came back invalid.
- 12 Q. Okay. So to be clear, the, the LeadiD that you
- 13 provided to Jornaya came back as invalid, an invalid iD?
- 14 A. At that time, correct.
- 15 Q. So in this same Skype communication string
- 16 RevPoint is asking for TCPA information; is that
- 17 correct?
- 18 A. That's correct.
- 19 Q. He's saying, you know, he's "more concerned with
- 20 the TCPA info" at 2:12 p.m. on September 11th; do you
- 21 see that?
- 22 A. Yes, I do.
- 23 O. And, again, the TCPA info that he's more
- 24 concerned with is what?

- h 1 Q. What do you mean by that?
 - A. So, for example, and I think we had maybe covered

Page 24

Page 25

- 3 this in the previous deposition, the IP address that was
- 4 passed might not be the IP address of the individual
- 5 user. The -- the website that was passed might not be
- 6 the specific website that the user had filled out the
- 7 form. So it's common practice in the industry to then
- 8 request specific information regarding that particular
- 9 complaint about the lead.
- 10 Q. And why would the websites differ?
- 11 A. The main reason for the website differing would
- 12 be to mask the source, and that is done with relative
- 13 common practice in order to avoid circumvention of
- 14 partnerships.
- 15 Q. I'm sorry. Can you -- which website are we
- 16 talking about here? Just generally.
- 17 A. Yeah, the website, I guess, where --
- 18 Q. The landing page, perhaps?
- 19 A. The landing page, yes, that's correct.
- 20 Q. So you -- sorry. Just to be clear. So you want
- 21 to mask the source of the, of the lead generator?
- 22 A. That -- that is -- I mean, I'm not saying we, we
- 23 did that.
- 24 Q. Right.

- A. I'm speculating a little bit here, but my
- 2 understanding would be that ignoring the Jornaya
- 3 information and getting confirmation of the, of the
- 4 consent
- 5 Q. Okay. Now, you would agree with me that this
- 6 lead was purchased by RevPoint from Plural on
- 7 August 5th, 2019; is that correct?
- 8 A. To my knowledge, yes, that's correct.
- 9 Q. And so if I understood your testimony just a
- 10 moment ago, you would have received the TCPA consent
- 11 language at the time of purchase; right?
- 12 A. Correct.
- 13 Q. So a month later you're asking for that same
- 14 information, although you should have it; right?
- 15 A. That's correct.
- 16 Q. And do you know why that's the case?
- 17 A. That is the case because it is relative common
- 18 practice when receiving a TCPA complaint request that
- 19 you request information from the source of where you
- 20 receive that lead. That is common practice. That's
- 21 kind of how that flow goes.
- And the reason for that is to get confirmation on
- 23 data that might have been passed that might not fully
- 24 represent the individual user who filled out the form.

- 1 A. I'm just saying that is common practice in the
- 2 industry to mask the, the source of the lead as to help
- 3 alleviate potential circumvention by a purchaser of the
- 4 lead
- 5 Q. And what do you mean, the circumvention of a
- 6 purchaser of the lead?
- 7 A. So when data is passed, for example, if data was
- 8 passed from Plural to RevPoint and Plural is sending
- 9 RevPoint origination of the lead specifically,
- 10 hypothetically we could see where that lead is coming
- 11 from and then circumvent Plural and go right to their
- 12 sources.
- 13 Q. I see. So -- so you would just purchase directly
- 14 from the source?
- 15 A. It is a -- it adds risk of circumvention when
- 16 that data is passed.
- 17 Q. Okay. How do you know when a, when a website is
- 18 not the correct website that the user went on?
- 19 A. We wouldn't.
- 20 Q. And how do you find that out? From your -- from
- 21 your supplier, your lead supplier?
- 22 A. Exactly. And that would be why we would send an
- 23 e-mail requesting the specifics on a specific lead.
- Q. Okay. Do you know if, if the website in this

1 case Snappy Auto Insurance is the, is the web page that

- 2 Mr. Mantha went on?
- MR. BRODERICK: Objection. 3
- A. I do not.
- 5 Q. So to understand fully on the text -- or strike
- 6 that.
- 7 On the Skype string that we see here, although
- 8 you, RevPoint already had the consent language as of
- 9 this time, you're still seeking additional TCPA language
- 10 or information from Plural?
- 11 A. That's correct.
- 12 Q. Do you know on September 12th, 2019 whether
- 13 RevPoint had gone back through their Jangl system to
- 14 determine that they actually had the consent language in
- 15 the database at that time?
- A. I do not know that.
- 17 Q. Turning to page 47 of 64. Let me know when
- 18 you're there.
- 19 I stopped counting.
- 20 MR. KING: If you just wiggle your mouse
- 21 around it brings it up.
- A. Thank you. I've got it. 47? 22
- 23 O. Yes.
- 24 A. Okay. I'm here.

- A. No.
 - 2 Q. So to your understanding this LeadiD came from
 - 3 Plural and was then passed along to QuoteWizard; is that

Page 28

- 4 right?
- A. That's correct.
- Q. Turning to page 60 of 64 of Exhibit 2.
- A. Okay.
- Q. This is an e-mail from you to Jesse Schreiber; is
- 9 that right?
- A. Yes. 10
- Q. And this, I assume, is the e-mail that precedes
- 12 the e-mail that Jesse Schreiber sent to George Rios; is
- 13 that right?
- 14 MR. BRODERICK: Objection.
- A. I would -- I would speculate that, yes. 15
- 16 MR. BRODERICK: Sorry. Kevin, are you on
- 17 Exhibit 2?
- 18 MR. POLANSKY: I am, yep.
- 19 MR. BRODERICK: I only have pages -- oh,
- 20 okay. You're going by PDF --
- 21 MR. POLANSKY: Yeah.
- 22 MR. BRODERICK: Got it.
- 23 MR. KING: It's RP48 if that helps for Bates
- 24 stamps.

- MR. BRODERICK: Thank you. Thank you.
 - Q. Yeah, I'll try to refer to both of them. For us
 - 3 it's just easier looking at the PDF number. This should
 - 4 be the only exhibit that we have to do this on.
 - A. Okay.
 - Q. So back to page 60 of 64 of Exhibit 2, which is
 - 7 also referenced as RP48.
 - And just to be clear, it's your belief that this
 - 9 is the e-mail that you sent to Mr. Schreiber prior to
 - 10 Mr. Schreiber sending an e-mail to George Rios of
 - 11 Plural; is that correct?
 - 12 A. Correct.
 - Q. And in the e-mail to Mr. Schreiber you asked him
 - 14 for certain information; do you see that?
 - A. Yes, I do.
 - Q. Okay. Did you -- do you recall any conversations
 - 17 that you had with Mr. Schreiber at that time about
 - 18 whether you had some of this information already in the,
 - 19 in the RevPoint database?
 - 20 A. I do not.
 - 21 Q. Do you know whether Mr. Schreiber would have been
 - 22 trained on the Jangl database?
 - 23 A. He would have been trained not into the database,
 - 24 but would have been able to navigate the UI.

- Q. Okay. And this is an e-mail from Matthew Weeks
- 2 at QuoteWizard to yourself; is that right?
- A. That's correct.
- Q. And he's looking for the Jornaya playback or
- 5 video of the Jornaya lead that was provided; right?
- That's correct.
- Q. And is this the LeadiD that, that was just
- 8 referenced a moment ago?
- A. I believe so.
- Q. And do you -- do you know where this Jornaya lead 10
- 11 came from?
- 12 A. I do not.
- Q. Is this a LeadiD that was associated with the
- 14 lead -- strike that.
- Is this a LeadiD that came with the lead when 15
- 16 purchased from Plural?
- A. That's my understanding, yes.
- Q. Is it possible this LeadiD was attached to the
- 19 lead at any point in time by RevPoint?
- A. Just so I'm clear, that was not there prior.
- 21 Q. Yes.
- 22
- 23 Q. In other words, did RevPoint relate this LeadiD
- 24 to the lead?

Q. Okay. And what does "UI" stand for? 1

- A. User interface.
- Q. And would he have been able to search for the
- 4 information that you were seeking here in the database?
- A. I believe so. But I'm not 100 percent sure
- 6 whether he had permission to look at specific lead
- 7 information.
- Q. Do you know whether he would have been trained or
- 9 taught that TCPA consent language is within the database
- 10 for each particular lead?
- 11 MR. BRODERICK: Objection.
- A. He -- I don't know that he was specifically 12
- 13 trained on that. I would believe that he would know
- 14 that.
- 15 (Deposition Exhibit No. 3 introduced.)
- 16 Q. I'm going to now move to Exhibit 3. So you just
- 17 have to back out, --
- 18 A. Okay.
- Q. -- go into the shared folders and then it's an
- 20 eight-page document.
- A. I'm there. Okay. 21
- Q. Okay. On page 2 of Exhibit 3 is a letter from
- 23 your counsel dated November 13th, 2020 to Plaintiff's
- 24 counsel in this case. Do you see that?
- Page 31

- A. Yes, I do.
- Q. Okay. Attached to this letter is a responsive
- 3 document that's been Bates stamped RP53; okay?
- A. Okay.
- Q. Have you seen this letter before?
- A. Not to my knowledge, no.
- Q. Okay. What about the document that's attached at
- 8 page 4 of 8? And I believe it was an Excel spreadsheet
- 9 that was made into a PDF.
- 10 A. I, based on the headers of this I can only
- 11 surmise that this was provided from us to, to counsel
- 12 because it looks like it's marked as our headers for
- 13 each column.
- Q. And have you seen this type of detail for the
- 15 Mantha lead before?
- A. Yes.
- 17 Q. And did you help search for and locate this
- A. I directed my, someone at my company to search
- 20 and get this information.
- Q. Okay. And -- and who did you direct at your
- 22 company?
- 23 A. Probably a gentleman named Ryan Anguiano.
- Q. Who is Ryan Anguiano?

- A. He is our CTO.
 - Q. Is that chief technology officer?
 - A. It is.
 - Q. Okay. And what directions did you give to
 - 5 Mr. Anguiano regarding this particular lead?
 - A. I probably directed him to pull all information
 - 7 in the database and supply it to, supply it to me.
 - 8 That's probably what the direction was.
 - Q. Okay. And do you know why you wouldn't have done

- 10 that prior to getting Mr. Schreiber involved?
- A. I don't know why I wouldn't have done that.
- 12 Well, at the -- well, I should say, actually, probably
- 13 the reason why I wouldn't have done that is that this
- 14 information, a majority of this information is presented
- 15 in the user interface. So I wouldn't have necessarily
- 16 needed to request someone search within the database for
- 17 the information.
- Q. Well, I guess, I guess my question is why
- 19 wouldn't you have somebody search in the user interface
- 20 or the database at the same time that you're asking
- 21 Mr. Rios for additional information regarding the lead?
- A. Well, I guess to answer that question, I'm sure
- 23 we did a lookup of the lead to verify that we, in fact,
- 24 purchased it, who we purchased it from. And that, in
 - Page 33
- 1 fact, we had verification that we had sold that lead to
 - 2 OuoteWizard.
 - So from that perspective we would have looked up
 - 4 that that lead was in our database prior to contacting
 - 5 Plural. But that, regardless of that that would have
 - 6 not -- that would have not stopped us from requesting
 - 7 this information from Plural.
 - Q. Okay. I guess more specifically, with respect to
 - 9 the TCPA consent language that's referenced in Exhibit 3
 - 10 on page --
 - A. I see it. On page 7.
 - Q. 7 of 8. Why wouldn't that language have been
 - 13 provided to QuoteWizard after they requested the Mantha
 - 14 consent information?
 - A. It was most likely our belief that QuoteWizard
 - 16 had that information already supplied to them and that
 - 17 we were getting verification from Plural that that was
 - 18 the consent language that the user had agreed to.
 - Q. When you say "it was most likely our belief" was 19
 - 20 it your belief, or is --
 - 21 A. Well, we -- we don't --
 - 22 Q. Let me finish my question.
 - 23 A. Okay. Sorry. I apologize.
 - 24 Q. So was it RevPoint's belief that, that

- 1 QuoteWizard had this information, or is it most likely
- 2 your belief as you sit here today?
- 3 A. I don't know what we were thinking back then.
- 4 And -- and I don't have any confirmation right now that
- 5 we looked at the integration to make sure that that
- 6 information was supplied. We would -- so if -- I'm
- 7 going to try and deduce this down.
- 8 So if QuoteWizard had called for this information
- 9 it would have been our understanding that was passed. I
- 10 don't have any confirmation that QuoteWizard called for
- 11 it. If they didn't call for it it wouldn't have been
- 12 passed. We did not verify that at that time. I have
- 13 certainly not verified that at this time as well.
- 14 Q. Okay. You don't believe that, that when
- 15 Mr. Weeks reached out to you after receiving a TCPA
- 16 demand letter from this claimant, he didn't ask for
- 17 consent information from RevPoint?
- 18 A. He did. He did ask for it. And what's common
- 19 practice at that point is to reach out to the supplier,
- 20 whoever supplied that information to get verification,
- 21 because, for example, the information that he requested,
- 22 screen shots and the like, was information that would
- ______
- 23 not have been supplied within the, within the lead that
- 24 we supplied to QuoteWizard.
- Page 35
- Q. Okay. But in response to him, I guess, why
- 2 didn't RevPoint say, "hey, here's consent information
- 3 that we, that we were sold, here you go." You could
- 4 have even said, "we've already supplied this to you in
- 5 the lead."
- 6 A. We could have. That -- that is correct. I don't
- 7 know why we decided to pursue Plural --
- 8 Q. Okay.
- 9 A. -- at the time.
- 10 Q. Are you aware of whether -- strike that.
- 11 You said you could have looked at the integration
- 12 between QuoteWizard and RevPoint prior to today; right?
- 13 A. Yes.
- 14 Q. Why didn't you?
- 15 A. I don't -- I don't have an answer for why we
- 16 didn't look at that integration.
- 17 Q. Okay. Now, again, on my representation, I'm just
- 18 asking you to accept my representation.
- 19 A. Uh-huh.
- 20 Q. QuoteWizard has never received this consent
- 21 information until produced in this document. I guess
- 22 what I'm just getting at is, is why didn't RevPoint just
- 23 say to QuoteWizard, "hey, here's the consent language,
- 24 it was in the lead we sold you," if it was, "here it is

- 1 again." Or if it wasn't in the lead, "here is the
 - 2 consent language that we received from Plural."
 - 3 A. Like I said before, it is -- it is common to
 - 4 request this information from the source in its
 - 5 entirety. Most likely due to the fact that there's
 - 6 additional information that is requested. Information
 - 7 that we would not have been able to supply.
 - 8 And so is it -- would it be -- would it have been
 - 9 possible for me to reply to QuoteWizard and say, "here's
 - 10 what we've supplied, here's what we received from our
 - 11 source" and that be the end of it? Possibly. That
 - 12 could have been a directive that was not obviously done,
 - 13 where we requested the information from Plural. Let's
 - 14 provide that.
 - 15 Q. Right. And on top of that, I mean, you could
 - 16 have said, "hey, here's the consent information we
 - 17 received previously, we're still going back to Plural
 - 18 for the rest of it."
 - 19 Right?
 - 20 A. We could have said that, that's correct.
 - 21 O. And that wasn't -- and that wasn't done either?
 - 22 A. That was not done. Not in that way.
 - 23 Q. Okay. Now, I want to take a look at this, this
 - 24 document in more detail, just to see if you can explain
 - Page 37

- 1 it to me.
- 2 So I want to start at page 4 of 8. And I'm just
- 3 going to go, you know, left to right as to what certain
- 4 information means within the columns. Okay?
- 5 A. Uh-huh.
- 6 Q. So it's page 4 of 8, it says "iD." What does the
- 7 iD column refer to?
- 8 A. Which -- which because there's --
- 9 Q. I'm going to start --
- 10 A. Which one?
- 11 Q. -- on the left to right. So --
- 12 A. So vendor site iD. To vendor site iD? Am I on
- 13 the right page?
- 14 Q. I think --
- 15 A. Oh, here. "ID." I got you. It's one page
- 16 above. Okay.
- 17 So "iD" most likely means here the iD of the
- 18 individual lead within the Jangl database.
- 19 Q. Okay. And is that a Jangl iD number?
- 20 A. I believe it is.
- 21 Q. Okay. So if I understand correctly, when you
- 22 purchase a lead you'll assign a LeadiD from Jangl to
- 23 that individual?
- 24 A. Yes.

- Q. Okay. The "timestamp," what does that refer to? 1
- A. That would be the timestamp that was provided by
- 3 the vendor as to when the -- well, I don't -- I want to
- 4 be clear here. You know what, that looks like the
- 5 timestamp of when the lead was processed, purchased by
- 6 Jangl, and delivered to QuoteWizard.
- O. So the timestamp refers to when Jangl sold it to
- 8 QuoteWizard?
- A. Correct.
- 10 Q. In the "vertical" it says "auto insurance;" what
- 11 does that mean?
- A. That means the lead was a request for a quote in
- 13 the auto insurance vertical.
- Q. Okay. And it says, "buy, sell price." I know
- 15 that's redacted, but just generally is that the
- 16 price you bought it from.
- A. It would be what we purchased it for and then
- 18 what we sold it for.
- Q. Okay. What does "marketplace buy price, sell
- A. Those are legacy fields that have no relevance.
- Q. Okay. "Buyer iD," what does that refer to?
- 23 A. That would be the iD that represents QuoteWizard.
- 24 Q. Okay. So the buyer refers to QuoteWizard?
- Page 39

- 1 A. Yes.
- Q. Okay. And that's QuoteWizard's iD in the Jangl
- A. As it pertains to RevPoint Media, yes.
- Q. What does that mean?
- A. So Jangl also is the database for other
- 7 companies, and if they worked with QuoteWizard that
- 8 would be a different buyer iD representing QuoteWizard.
- Q. Oh, I see. Okay. In the "buyer campaign iD;"
- 10 what does that refer to?
- A. Well, that would be the specific iD regarding if,
- 12 for example, if QuoteWizard was purchasing health
- 13 insurance leads and life insurance leads there would be
- 14 different buyer campaigns for each one of those. And
- 15 more specifically, if there were additional filters or
- 16 coverage areas or different campaigns built to supply
- 17 more specific types of leads within verticals, they
- 18 would each be classified with different campaign iDs.
- Q. Okay. The "buyer site iD;" what does that refer 19 20 to?
- A. That refers to RevPoint Media as the purchaser
- 22 and seller to QuoteWizard. So if that was, like I said
- 23 before, a different company utilizing Jangl that would
- 24 be different.

- Page 40 Q. Okay. The "vendor iD," what does that refer to?
- A. That refers to Plural.
- Q. And -- so that's an iD associated with them?
- A. Specifically, yes.
- Q. And -- and I assume the "vendor campaign iD" is
- 6 also a reference to Plural's campaign?
- A. Correct.
- Q. I guess similar to QuoteWizard would that mean,
- 9 like, something like if they were doing an auto
- 10 insurance campaign?
- A. Yes, that's correct. Versus life insurance.
- 12 That would have a different campaign iD.
- Q. And then turning to the page 5 of 8 on Exhibit 3,
- 14 the "vendor site iD." What does that refer to?
- A. Again, that refers to the RevPoint Media.
- 16 Q. Okay. And "originally created;" what's that
- 17 column?
- A. That would have been the, the time supplied by
- 19 Plural as to when the, the lead was created.
- Q. And then "source iD, CC;" what does that refer
- 21 to?
- A. That would have referred to a sub iD or data that
- 23 was supplied by Plural to RevPoint in order to reference
- 24 potentially a sub affiliate or source of how that lead
- 1 was generated.
 - Q. So explain that a little bit more. What do you
 - 3 mean a "sub source"?
 - A. So if that's a tracking data field that Plural
 - 5 would be able to ultimately put whatever they wanted in
 - 6 there, it could be because they put in whether the lead
 - 7 was generated on Facebook or Google or e-mail or
 - 8 different e-mail campaigns. I mean -- I mean, it's
 - 9 basically infinite as to what they would put in there.
 - 10 That would be a reference point, if requested,
 - 11 for us to be able to supply back to them and potentially
 - 12 remove that source, from receiving leads from that
 - 13 source, or inform them that this particular source, you
 - 14 know, I want more leads from them because the quality is
 - 15 good. But that would be a reference point, a more
 - 16 specific reference point of how that lead was generated
 - 17 for Plural to use to then subcategorize the, the
 - 18 generation of the lead.
 - Q. And do you know as you sit here today what "CC" 19

 - 21 A. I have no idea. I do not.
 - 22 Q. Is there some sort of key that references what CC
 - 23 is?
 - 24 A. No.

- 1 Q. So I guess how do you take that information and
- 2 give it to Plural?
- 3 A. I would just say to them, I would say to them
- 4 "here's this lead with source iD CC" and then they would
- 5 be responsible for determining what that meant, because
- 6 that's specific to them.
- 7 Q. Okay. So that's -- that's information that they
- 8 supply to you during the Ping Post process?
- 9 A. As a -- yes. As a trackable reference point for 10 that.
- 11 Q. Okay. The "offer iD," who generates that number?
- 12 A. That would be again another iD generated by
- 13 Plural as a potentially, it could be more specific, it
- 14 could be more granular than the source iD. But those
- 15 two fields are data that is supplied to RevPoint from
- 16 Plural.
- 17 Q. What about the "LeadiD code"?
- 18 A. That is, would be Jornaya's LeadiD code.
- 19 Q. And that's the one we looked at earlier?
- 20 A. Correct
- 21 Q. So just to confirm what you've, you've previously
- 22 testified, that was provided by Plural to RevPoint and
- 23 then sent to QuoteWizard?
- 24 A. Correct.

Page 43

- Q. Next page. "User agent" who does that refer to?
- 2 A. Well, that refers to the browser that the user
- 3 filled out the form on. Whether or not it's a Chrome,
- 4 or Explorer, Safari, that type of thing.
- 5 Q. So if I understand --
- 6 A. Mozilla. It represents Firefox is what this is.
- 7 And that would have been supplied to us by Plural.
- 8 Q. And so when you say "user" are you referring to
- 9 Mr. Mantha in this case?
- 10 MR. BRODERICK: Objection.
- 11 MR. KING: You can answer.
- 12 A. It would be user of where -- it would be our
- 13 understanding that that was the browser that Mr. Mantha
- 14 filled out the form on; correct.
- 15 Q. And the "landing page," what does that refer to?
- 16 A. That refers to the landing page where Mr. Mantha
- 17 would have or any user would have filled out the form.
- 18 Q. So do you believe the landing page would have
- 19 been Jangl?
- 20 A. No. That is an obvious masking of the, of the
- 21 URL of where the user had filled out the form.
- 22 Q. And in a masking by who?
- 23 A. Most likely this masking would have been done by
- 24 Plural.

Page

- 1 Q. So Plural would have used the Jangl website which
- 2 is owned by RevPoint?
- 3 A. Yeah. The Jangl, to be clear, Jangl.com is in no
- 4 way a lead generation website. So it would be a
- 5 specific placeholder to mask where that lead had
- 6 originated. Knowing that that is not a specific landing
- 7 page.
- 8 Q. And -- so it's your testimony that Plural would
- 9 have supplied the Jangl.com website info in the landing
- 10 page?11 A. Yes. But I -- it is -- I'm speculating because I
- 12 would have to go look back at that, but, yes, that would
- 13 in -- that would have been supplied by Plural.
- 14 Q. And that would have been supplied to mask the
- 15 source of the lead?
- 16 A. Yes.
- 17 Q. And -- and when you say you would have to go back
- 18 to look at it; look at what?
- 19 A. I mean, I might compare it to other leads that
- 20 they had supplied to see, but it is my understanding
- 21 that that was common in this integration than to send
- 22 Jangl into us to mask that.
- 23 O. Under "TCPA compliant" there's a 1. What does
- 24 that refer to?

- A. That represents that they verified upon sending
- 2 the lead that it was compliant.
- 3 Q. So -- so 1 references that it's compliant?
- 4 A. Yes. And a zero would reference that it is not.
- 5 Q. The TC -- the "TCPA consent text;" what does that
- 6 refer to?
- 7 A. That's the representation of what the user agreed
- 8 to upon submitting the lead. Supplied to us from
- 9 Plural. At the time of the lead purchase and sale.
- 10 Q. At the time that RevPoint purchased it from
- 11 Plural it would have received this TCPA consent text?
- 12 A. Yes.
- 13 Q. And do you know what website this, this text
- 14 refers to?
- 15 A. I do not. And in many cases this would also
- 16 potentially have redacted information for any
- 17 identifying information that could potentially give us
- 18 information where that lead was generated.
- 19 Q. With -- with the contract between RevPoint and
- 20 Plural are they required to provide source information
- 21 upon purchase of the lead, if, if requested?
- 22 A. My -- I believe so. They are, yes.
- 23 Q. And is that the same for the, between the
- 24 contract with QuoteWizard and RevPoint, that you're,

Page 46
1 you're required to provide the source of the information

- 2 upon request?
- 3 A. I haven't read the QuoteWizard contract lately.
- 4 I -- I -- possibly it is in there. I wouldn't be
- 5 surprised if it is.
- Regardless of whether or not it was contracted we
- 7 would always request that information regardless in
- 8 order to supply consent language and verification.
- 9 Q. Okay. And then for the next eight fields you
- 10 have sort of name and consumer name and address
- 11 information. Where does that information come from?
- 12 A. That would have been supplied to us from Plural.
- 12 11. That would have been supplied to as itom Faire
- 13 Q. Now, page 8 of 8. There is a column for "IP
- 14 address." What does that refer to?
- 15 A. Yes. I -- well, the IP address represents an IP
- 16 address of a server where potentially information is, is
- 17 housed. And so I don't know whether or not that's the
- 18 IP address of Plural's system or whether that's the IP
- 19 address of the user.
- 20 Q. Okay. The fields that this information requires,
- 21 is, what is your expectation that that IP address would
- 22 be? In other words --
- 23 A. It could be -- it could be -- as far as -- it
- 24 could be either a system. It could be -- okay.

- Page 48
 1 around, because there are so many different businesses
 - 2 out there with different requirements and different
 - 3 things, that in order to pass that data through there
 - 4 are fields that are there, they could be legacy, they
 - 5 could be -- it's hard to kind of know specifically on
 - 6 every single lead, every single integration where that
 - 7 lead potentially would have ended up to determine the
 - 8 exact reasoning for that specific data point.
 - 9 So I -- I don't know, you know, Jangl and
 - 10 RevPoint Media didn't create the fields that were
 - 11 requested upon lead acquisition and delivery. We didn't
 - 12 create the industry, we didn't create the flow. And so,
 - 13 you know, some of these fields are there as legacy
 - 14 fields that really don't pose anything.
 - 15 I will say that one thing that we use IP address
 - 16 for would be to potentially determine whether or not
 - 17 this lead is generated internationally. That would be
 - 18 the specific reason for it, not for the specifics of
 - 19 where the user generated the lead. Or -- is
 - 20 that -- does that answer that?
 - 21 Q. It does. Yep.
 - 22 A. Okay.
 - 23 O. And then the last column is the "data." And
 - 24 again, just, this is data supplied by Plural to RevPoint

Page 47

- Q. So the field -- the columns are generated in the
- 2 spreadsheet by RevPoint; is that right?
- 3 A. Yes
- 4 Q. And -- and clearly there's a field for IP
- 5 address; right?
- 6 A. Yes.
- 7 O. And the, the information that's in the
- 8 spreadsheet is supplied by Plural; right?
- A. Yes.
- 10 Q. And -- and so what is the expectation of the lead
- 11 supplier that that IP address is going to include?
- 12 MR. BRODERICK: Objection.
- 13 A. I'm not sure I fully understand the, the
- 14 question. But what is the expectation of what that
- 15 field represents?
- 16 Q. Yeah.
- 17 A. It could be --
- 18 O. Let me ask it this way.
- 19 What IP address are you looking for? I mean,
- 20 it's your field; right?
- 21 A. Well, it is, it is our field. But that being
- 22 said, you know, this, the, the way Ping Post works is
- 23 the mapping of data from one place to another. And so
- 24 the generality of it is that in order to move data

- 1 relating --
 - A. Correct.
 - 3 Q. -- to this customer?
 - 4 A. Correct.
 - 5 Q. And then this is the data that, that RevPoint
 - 6 then turns around and sends to QuoteWizard if they
 - 7 purchase the lead; right?
 - 8 A. Correct.
 - 9 Q. And when did RevPoint receive the information
 - 10 from Plural that's contained within this spreadsheet?
 - 11 A. It would of been -- it would have been at the
 - 12 time of purchase and delivery to QuoteWizard.
 - 13 Q. And this is all electronically; right?
 - 14 A. Yes.
 - 15 Q. Now, in -- in RevPoint's prior subpoena response
 - 16 that we looked at before this, I guess, four-page
 - 17 spreadsheet, do you know why this information wasn't,
 - 18 wasn't produced in response to the original subpoena?
 - 19 A. Why it wasn't produced?
 - Q. And we can go back to Exhibit 2 if you want to
 - 21 see what was, what was produced.
 - 22 A. Produced in a subpoena? Yeah, I need to go back.
 - 23 I don't know why it wouldn't have been produced.
 - 24 Q. So if you look at Exhibit 2, and you go to the

Page 50 Page 52 1 response to the objections. This refers to the 1 text. Do you see that? A. Yes. 2 information contained within RevPoint's first response Q. But nowhere in here does he provide the consent 3 to, I believe, it was Plaintiff's subpoena at that time, 4 if I'm not mistaken. 4 language that we just looked at in Exhibit 3 that Plural 5 sent to RevPoint. Do you see that? A. Can I look at what we supplied? Q. Of course. Yeah. It's pages 1 through 64, so A. Yes, I see that there is no consent language. 7 take your time. And again, my question is do you know O. And even as of today they haven't produced that 8 why this information wasn't contained within the same language. 9 original response? Have you ever discussed the consent language 10 A. I don't know why this wouldn't be -- I'd have 10 identified in Exhibit 3 with George Rios? 11 to -- I want to look at what the information was that we A. I have not. Q. And do you see the IP address, the applicant IP 12 supplied. 12 13 address? Q. Yeah, take your time. A. Yep. Yes, I do. 14 A. (Witness reviewing.) Okay. If I remember Q. And that appears to be different than what we 15 correctly I had supplied a screen shot of the user 16 interface with the information that was requested to my 16 just viewed in Exhibit 3; is that right? 17 counsel, and that screen shot did not contain all of the 17 A. It appears so, yes. 18 data within that was requested. And that was, that was Q. In -- is it fair to say you don't know why? 19 accidental. 19 A. It's fair to say I don't know why. 20 (Deposition Exhibit No. 4 introduced.) Q. Have you had any further communications with Q. Okay. Turning to Exhibit 4. 21 Mr. Rios since your deposition? 21 A. Okay. A. I have not. 23 Q. So I'll represent to you that Exhibit 4 is the 23 Q. And you're still not doing business with them? 24 subpoena response from Plural Marketing in response to a 24 A. That is correct. Page 51 Page 53 1 subpoena received in this case. Q. I believe that's all the questions that I have. A. Okay. 2 Thank you very much. I'm going to turn you over to Q. Within the response, if you look at page 3 of 3 Ted Broderick, if he has any questions. 5 **EXAMINATION** A. Okay. Q. -- there is a company called Fenix Leads. Have 7 BY MR. BRODERICK: 7 you ever heard of them? Q. Hi, Mr. Fishman. I just want to go into a little A. I have not. Q. Did you have any conversations with George Rios 9 bit of this idea of masking that you say Plural did on 10 about Fenix Leads? 10 this lead. So you wouldn't know, then, if the IP 11 address is, is masked when it says -- it says Jangl as A. I did not. 12 Q. Have you ever heard of the name Dario Osmancevic? 12 the source, the URL source; correct? A. I have not. 13 A. Correct. 13 14 Q. Turning to page 11 of 22. 14 Q. And that obviously isn't the source of any lead 15 A. Okay. 15 that you sell; correct? Q. This is the information that was provided by A. That's correct. 17 Mr. Rios to your counsel. Do you see an e-mail from Q. And so you don't know where Plural says this lead 18 November 21, 2019 at 8:56 a.m.? 18 was generated; correct? A. November 21st. Yes. A. Well, I know where they say the lead was 20 generated, but I wouldn't have known at the point of 20 Q. Okay. And in there he identifies the source of 21 application which he identifies as 21 purchase and sale. 22 snappyautoinsurance.com, date of application, and then Q. Purchase and sale. So you had to go to -- you 23 just below it it appears to generally provide what the 23 had to go back to them even though you've already sold 24 applicant agreed to to receive as far as phone calls or 24 the lead to say, "hey, where was this lead generated"?

A. That's correct. 1

- Q. And you don't know whether that TCPA language
- 3 appeared on the website on which they claim the lead was
- 4 generated; correct?
- A. Which TCPA language?
- Q. The -- this language that, that you've been
- 7 looking at with Mr. Polansky, the, "I agree to get
- 8 quotes from marketing partners."
- A. I -- well, I can only speculate that that was the
- 10 language that the user agreed to because that was the
- 11 language that they provided to us.
- 12 Q. Right. But I'm not asking -- I don't want you to
- 13 speculate, I want to know if you know if that language
- 14 was on any particular website at the point in which you
- 15 were sold the, the lead?
- A. I do not have any confirmation of that, no.
- Q. And in -- let's see. In Exhibit 2, I think I'm
- 18 in the right exhibit. In the contract in Exhibit 2, if
- 19 you could look at that.
- A. Can you direct me to a page?
- Q. Yes. Page -- starting at page RP8.
- A. RP8. So is that, is that the page number at the
- 23 bottom?

1 it's the --

24 Q. That's a Bates number at the bottom, yes. So

- A. Okay.
 - Q. Do you know if -- do you know if it was ever

Page 56

Page 57

- 3 signed?
- A. I do not.
- Q. But you don't have a copy of, a signed copy of
- 6 this document, --
- MR. POLANSKY: Objection.
- A. Not --
- Q. -- do you?
- 10 A. Not to my knowledge. I -- I don't know.
- Q. Do you -- did RevPoint consider itself bound by
- 12 the requirements in this amendment which is RP8 and 9?
- 13 MR. POLANSKY: Objection.
- 14 A. So should I answer that?
- 15 MR. POLANSKY: Yeah.
- 16 MR. KING: Yeah. You can answer, yes.
- 17 A. I, I, I don't know about this document so I can't
- 18 answer whether or not I feel that we were bound by it.
- 19 So I, I don't know that we felt that we were bound by a
- 20 document that I can't recall whether or not we executed.
- Q. Okay. Do you know what RevPoint paid Plural for 21
- 22 the purported Joseph Mantha lead?
- A. Paid Plural? 23
- 24 O. Yes.

A. Not offhand, I do not.

- Q. Do you have a range? Is it a dollar?
- A. My -- my assumption would be that that would be
- 4 in the relative general price point of that, of that
- 5 lead.
- Q. Meaning it would be about a dollar that you would
- 7 get paid for, for the lead?
- A. Anywhere, if I had to speculate right now,
- 9 between maybe 50 cents and \$2. Somewhere in that
- 10 general.
- Q. And what about the, the selling price to
- 12 QuoteWizard; what would they pay?
- A. I don't have that in front of me. But I would
- 14 say north of that, obviously. Possibly between 3 and 5.
- Q. Okay. Thank you. And is it fair to say that you
- 16 don't have any record -- well, do you have any record of
- 17 having transmitted TCPA consent language that was
- 18 purportedly viewed by the creator of, of the Mantha lead
- 19 on a website --
- MR. POLANSKY: Objection. 20
- Q. -- to QuoteWizard? I'll try to state that a 21
- 22 little clearer.
- 23 Do you have any record of having transmitted TCPA
- 24 language, consent language that was allegedly viewed by

- A. I gotcha. Yeah. I think I'm here. Okay.
- Q. It says, "amendment to QuoteWizard insertion of
- 4 order to purchase data leads." And then if you can
- 5 scroll to the next page --
- A. Hold on. Hold on. I just want to make
- 7 sure I'm in the right place. Because I do not see that.
- Q. Okay. Exhibit 2.
- A. I'm there.
- 10 Q. Page 20 of a 64 page --
- A. Okay. I was in the wrong place. I apologize. 11
- Q. That's okay. Take your time. 12
- A. (Witness reviewing.) I'm sorry. My daughter is 13
- 14 asking something.
- Q. That's a very familiar problem. Luckily mine is
- 16 at school, the young one.
- 17 A. Yeah, mine are home schooling this week, so.
- Okay. I'm at 20 of 64; is that correct? 18
- Q. That's right. Marked at the bottom RPE with a
- 20 bunch of zeros and an 8 Bates number.
- 21 A. I see it.
- Q. And that is an amendment to the QuoteWizard 22
- 23 insertion order to purchase data leads. Then scroll
- 24 down to the next page. This document is unsigned.

1 the creator of the Mantha lead to QuoteWizard?

- 2 MR. POLANSKY: Objection.
- 3 A. If I can get specific here. Should I answer?
- 4 Q. Yes.
- 5 A. Okay. Just so I -- so you're asking whether or
- 6 not I can verify whether the TCPA language at the time
- 7 of sale was sent to OuoteWizard?
- Q. Right.
- 9 A. Okay. I cannot verify that now, but we
- 10 potentially would be able to verify that at a later
- 11 date.
- 12 Now, I can't verify, just to be specific, whether
- 13 or not they received it, but I could verify whether we
- 14 attempted to send it.
- 15 Q. And how would you send that; would that be
- 16 through the Ping and Post Jangl system?
- 17 A. That's correct.
- 18 Q. Would you have done business with Plural if you
- 19 knew that they were getting leads from an entity in
- 20 Bosnia?
- 21 A. I can only say probably not.
- 22 Q. And why not?
- 23 MR. POLANSKY: Objection.
- 24 MR. KING: You can answer.

Page 59

- 1 Q. Why do you say "probably not"?
- A. Well, I don't -- I can't say that we've never or
- 3 would never work with any international companies, but
- 4 it would, could potentially increase the risk factor of
- 5 working outside of the U.S.
- 6 Q. And what's the risk factor that you're talking
- 7 about there?
- 8 A. Being just -- dealing with international
- 9 individuals. People that are not in the U.S.
- 10 I -- I -- it's -- I don't have anything specific.
- 11 Like I said, we, we, we do work with international
- 12 businesses. I would say that it, you know, on the
- 13 other, on the other side, you know, there's maybe higher
- 14 risk of not getting, collecting debts from
- 15 international. So there's a -- we're a little bit more
- 16 cautious when dealing with international businesses.
- 17 Q. Would it cause you to have less confidence that a
- 18 lead that you were being provided was in fact generated
- 19 in a TCPA compliant way, by which I mean --
- 20 A. No.
- 21 Q. No?
- 22 A. No.
- 23 Q. You don't think that a Bosnian entity would
- 24 present a greater risk that it's --

1 A I I doubt I south I doubt --- 11-- 1---

- 1 A. I mean, I don't -- I can't -- I don't really know
- 2 too much about Bosnia in particular. But it
- 3 would -- and the individuals there that were obviously

Page 60

- 4 conducting their business. You know, we, we do work
- 5 with companies that utilize our services that are out of
- 6 Europe and they, they are compliant. And so it would
- 7 be -- it would depend.
- 8 But there -- there -- just due to the fact that
- 9 they wouldn't be U.S based would definitely add a little
- 10 bit more of a concern for the relationship. I don't
- 11 know that their lead generation tactics.
- 12 Q. When you say you've worked with companies in
- 13 Europe, do you mean you sell them leads?
- 14 A. No. We -- they would potentially license Jangl
- 15 or use Jangl.
- 16 Q. And what does that mean they will license Jangl?
- 17 A. They would use our software to generate and sell
- 18 leads to users and buyers that are in the regeneration
- 19 industry.
- 20 Q. When you say "use that software," you mean they
- 21 could post a lead to the Jangl system for sale?
- 22 A. Yes
- 23 Q. And when they post it, do, do you pay them for
- 24 that lead?

- A. No.
- 2 Q. How does it work?
- 3 A. Well, they would pay us a license fee to utilize
- 4 the software in order to ping post leads. That does not
- 5 necessarily mean that RevPoint Media is purchasing those
- 6 leads or has anything to do with the, the acquisition or
- 7 distribution of those leads.
- 8 Q. Okay. And is that distinct from, from what
- 9 happened with the Mantha lead with Plural selling the
- 10 lead to RevPoint?
- 11 A. Yes.
- 12 Q. Okay. And -- and that's not also what
- 13 QuoteWizard's relationship was with RevPoint?
- 14 A. That -- that -- that's correct.
- 15 Q. You said you don't know Dario Osmancevic, but do
- 16 you -- have you heard of him before the, these documents
- 17 were produced --
- 18 A. I have not.
- 19 Q. And so when you asked Plural about the source of
- 20 the lead they did not tell you this came from Fenix
- 21 Marketing Solutions; correct?
- 22 A. They did not.
- 23 Q. Would you have wanted to know that?
- 24 A. Potentially, if we were going to reengage with

Page 62	Page 64
1 them, we would potentially have wanted to know the	1 notify the source of that lead that that, that there has
2 specifics of the business that they had generated this	2 been a request for information and that we would like
3 lead from, potentially.	3 them to supply ultimately all the information that they
4 Q. Right. And I'm sorry, I'm having trouble finding	4 have regarding that lead. It is outside of what had
5 the document. But in one document did you refer any	5 been purchased and delivered, or purchased and sold by
6 e-mail to the Jornaya Lead iD associated with the Mantha	6 RevPoint, and that is just common practice that we do.
7 lead as fraudulent?	7 And we are not we're basically then saying that
8 A. I at the time we looked up that lead, I think	8 because there is a complaint or a question on a
9 we had determined that, according to us checking that	9 particular lead, that we would need to unmask that lead
10 against Jornaya's database, that that lead was invalid.	10 and get to the bottom of how and where that lead was
11 That lead iD was invalid.	11 sourced.
12 Q. And you, you referred to it in an e-mail as	12 Q. Okay. All right. Thank you for clarifying that.
13 fraudulent; correct?	MR. KING: That's all I have.
14 A. I don't know that I did, but I think Jesse did,	MR. POLANSKY: I have nothing further.
15 yes.	MR. BRODERICK: Nothing further. Thank you.
16 Q. Did you ever get an explanation of where that	16 VIDEOGRAPHER: The time is 11:32, this is
17 Jornaya lead how that Jornaya lead iD came to be	17 the end of session two, and we are now off the record.
18 associated with Mr. Mantha's lead?	18 COURT REPORTER: Mr. Broderick, did you need
19 A. I did not.	19 to order a copy today?
20 Q. Did you ever ask anyone at Plural how that	MR. BRODERICK: Yes, please.
21 happened?	21 COURT REPORTER: Mr. King, how about you,
22 A. I did not.	22 did you need one?
23 Q. Did anyone at RevPoint ask Plural how that had	MR. KING: Yes, please.
24 happened?	24 (Whereupon, the deposition concluded at
Page 63	Page 65
1 A. I don't think so, no.	1 approximately 11:32 a.m.)
2 Q. Has anyone at QuoteWizard ever asked you how that	2
3 happened?	3
4 A. I don't believe so.	4
5 Q. Okay. Okay. I don't have any further questions.	5
6 Thank you, Mr. Fishman.	6
7 A. You're welcome.	7
8 MR. POLANSKY: Evan, any questions from you?	8
9 MR. KING: Yeah.	9
10	10
11 EXAMINATION	11
12	12
13 BY MR. KING:	13
14 Q. Mike, just briefly. When we were talking earlier	14
15 about kind of going back, not when you originally sold	15
16 the lead to QuoteWizard, but when you got the inquiry	16
17 from Matthew Weeks at QuoteWizard, can you explain the,	17
	18
	19
19 this lead, but generally why you would go back and, you	20
20 know, what your process is and why you do it that way?	21
21 A. Yes. So not that this is a frequent occurrence,	22
22 but if and when we get a complaint or a request for a	23
23 TCPA information from a buyer within, that purchases a	
24 lead from RevPoint, we immediately send that request and	24

1	Page 66 CERTIFICATE		Page 68
2	CERTIFICATE	1 DEPOSITION ERRATA SHEET	
3	COMMONWEALTH OF MASSACHUSETTS	2 Page No Line No Change to:	
4 5	SUFFOLK, ss.	3	
6	I, Laurie Langer, Registered Professional Reporter	4 Reason for change:	
	and Notary Public in and for the Commonwealth of	5 Page No Line No Change to:	
7	Massachusetts, do hereby certify that the witness whose	6	
Q	deposition is hereinbefore set forth, was duly sworn by me and that such deposition is a true record of the	7 Reason for change:	
0	testimony given by the witness.	8 Page No Line No Change to:	
9	, g,	9	
10		10 Reason for change:	
11	I further certify that I am neither related to or employed by any of the parties in or counsel to this	11 Page No Line No Change to:	
11	action, nor am I financially interested in the outcome	12	
12	of this action.	13 Reason for change:	
13		14 Page No Line No Change to:	
1.4	In witness whereof, I have hereunto set my hand and	15	
15	seal this 24th day of December, 2020.	16 Reason for change:	
16		17 Page No. Line No. Change to:	
17	NOTARI PUBLIC	18	
18		19 Reason for change:	
19	Commission Expires 7/27/2023	20 Page No. Line No. Change to:	
20	112112025	21	
21		22 Reason for change:	
22		23 SIGNATURE: DATE:	
23 24		24 MICHAEL FISHMAN	
	P		
١.	Page 67		
1	DEPOSITION ERRATA SHEET		
2			
	Our Assignment No: 4373053		
	Case Caption: Mantha vs. QuoteWizard		
5			
6	DECLARATION UNDER PENALTY OF PERJURY		
7	I declare under penalty of perjury that I have		
	read the entire transcript of my Deposition taken in the		
	captioned matter or the same has been read to me, and		
10	the same is true and accurate, save and except for		
11	changes and/or corrections, if any, as indicated by me		
12	on the DEPOSITION ERRATA SHEET hereof, with the		
13	understanding that I offer these changes as if still		
14	under oath.		
15	Signed on theday of20		
16			
17			
18	MICHAEL FISHMAN		
19			
20			
20			
20 21			